

Certificate Number: 04198-PAW-DE-006523427

Bankruptcy Case Number: 09-10407

CERTIFICATE OF DEBTOR EDUCATION

I certify that on March 23, 2009, at 5:26 o'clock PM CDT,

Gary Crooks completed a course on personal financial
management given by internet by

Advantage Debt Management of America,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Pennsylvania.

Date: March 24, 2009

By /s/Bradley M. Wood

Name Bradley M. Wood

Title Counselor